



OCT 2018 - JAN 2019



A MESSAGE FROM THE SECRETARY OF THE ARMY

Greetings, Soldiers for Life!

This is both an exciting and challenging time for our Army. While we continue to support ongoing operational requirements around the world, the Army is simultaneously transforming to ensure we remain prepared for any future conflict. In June, the Chief of Staff and I published the Army Vision (https://www.army.mil/e2/downloads/rv7/vision/the_army_vision.pdf), which articulates how the Army of 2028 will be ready to deploy, fight, and win decisively against any adversary, anytime,

anywhere. I encourage you to read it to learn about some of the big changes that are coming to the Army.

As we continue to grow the Total Army in support of the Army Vision, I look to our retired community to help spread the Army's message and encourage our nation's best and brightest to join our ranks. The challenge we have with recruiting today is that only 29 percent of Americans between ages 17 and 24 are eligible to join the military and all services are competing for this same pool of potential recruits. Furthermore, many of today's youth lack a connection with the Army and are unfamiliar with what it means to serve. Despite these challenges, I am committed to ensuring our units receive the highest quality Soldiers and will not lower standards. In fact, we have recently raised accession standards for the Army.

You are our best connection to the American people and can help the Army reach our youth, particularly those who do not live near Army bases or come from military families. This is where I need your help. My ask of you is straightforward – go out and inspire others to serve. Seek out our young Americans in your communities and share your experiences with them. Speak to school classes, write a letter to the editor of your local newspaper, or become involved in your area's youth organizations. I also encourage you to visit your local recruiting office to better understand the trends in your region and to find out more about what you can do to help.

As Soldiers for Life, you can tell our story better than any marketing campaign. The future of the Army is bright and offers many great opportunities for those who choose to serve. All Americans should be proud of what their Army does every day to defend this great nation and keep them safe. I am grateful for your service and for everything that you and your families have sacrificed. Thank you for all that you continue to do to support our great Army.

Army Strong!

Mark T. Esper
Secretary of the Army

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Echoes from the past

The more things change, the more they stay the same!

The **October 1958** issue of the Retired Army Personnel Bulletin explained Public Law 85-422, which established pay grades O-9 (Lt. Gen.), O-10 (Gen.), E-8 (Master Sgt. or First Sgt. Specialist 8), and E-9 (Sgt. Maj. Specialist 9). The new grade titles were not to be used for anyone who retired before June 1, 1958. "Each member will retain the grade title with which he was retired and remain in the pay grade in which he was retired. Thus a member who was retired as a master sergeant will retain the title of master sergeant and remain in pay grade E-7." In other news, "One of the largest groups of retired Army personnel ever assembled attended a retired activities briefing in June 1958 at Ft. Sheridan, Illinois. Nearly six hundred retired members heard the Chief of Staff, Fifth United States Army, express the Army Commander's and his own interest in the retired activities program. The Commanding Officer, Ft. Sheridan, outlined the retired activities mission and conducted an open question-and-answer forum." Fifth Army said these conferences were held "to provide prompt and complete advice and assistance on all matters pertaining to retirement and to keep retired members informed on changes and developments in the active Army. The programs are designed to help retired members in their role of 'military ambassadors' to their home communities." [Ed. Note: *The terms Specialist 8 and Specialist 9 are no longer part of the rank titles for First Sergeant and Sergeant Major, respectively. Today, retired activities briefings are called Retiree Appreciation Days, with events that often extend beyond briefings to displays of modern equipment and training simulators, medical checkups, golf tournaments, and meals with today's Soldiers in their dining facilities.*]

The **November 1958** issue explained that Public Law 85-655 provided that "a husband of a female veteran is entitled to benefits administered by the Veterans Administration on the same basis as a veteran's wife, provided he is permanently disabled and incapable of self-maintenance." Similarly, "the unmarried widower of a retired member or other veteran may receive a pension or dependency and indemnity compensation from the [VA] provided . . . he meets all other qualifications." Also, "a recent change in policy permits retired military personnel to wear civilian clothing when traveling on non-scheduled military aircraft on a 'space available' basis. Previous policy required that the uniform be worn by retired personnel riding military aircraft." Lastly, Ft. Richardson's Retired Activities Branch at Headquarters, United States Army Alaska, offered its services to retired Army personnel residing in Alaska who had questions about their rights, benefits, privileges, and entitlements – two months before Alaska became a state on Jan. 3, 1959. [Ed. Note: *Retired military still fly in civilian clothes on space available flights offered by the US Air Force's Air Mobility Command. The retirement services officer at Joint Base Elmendorf-Richardson is now an Air Force employee, but the services the RSO offers to Retired Soldiers and surviving spouses there are the same as at other Army bases.*]

Army Echoes is the U. S. Army's official news for Retired Soldiers, surviving spouses and their families. *Army Echoes'* mission is to educate Retired Soldiers about their benefits and changes within the U. S. Army and to urge them to remain Soldiers for Life, representing the Army in their civilian communities.

Published as a hard copy and electronic newsletter three times each year in accordance with Army Regulation 600-8-7, *Army Echoes* is also published as a daily blog at <https://soldierforlife.army.mil/retirement/blog>. Past editions of the *Army Echoes* newsletter are available for free downloading from <https://soldierforlife.army.mil/retirement/army-echoes>.

Inquiries and comments about *Army Echoes* should be sent to Army Retirement Services, Attention: *Army Echoes* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or ArmyEchoes@mail.mil. Direct all other questions to the Retirement Services Officers listed on pg.23.

Prior to using or reprinting any portion of *Army Echoes*, please contact the editor at ArmyEchoes@mail.mil.

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Editorial

A future without Retirement Services Officers?

By Mark E. Overberg, *Director, Army Retirement Services*

What would the Army look like without the retirement services officers (RSOs) that serve on almost every Army installation? Last year, these RSOs advised over 21,000 active duty Soldiers and their families about retirement benefits and processes. They were the point of entry to the Army for 980,000 Retired Soldiers and 247,000 surviving spouses, answering many thousands of their questions about retirement benefits and solving their pay problems. RSOs were physical proof that the Army believes Retired Soldiers are still a part of the Army family.

If RSOs are eliminated, retiring and Retired Soldiers and surviving spouses will lose their subject matter expert who untangles complex and conflicting retirement benefits, such as military retired pay and VA disability compensation; the Department of Defense Survivor Benefit Plan (SBP) and Special Survivor Indemnity Allowance and the VA's Dependency and Indemnity Compensation; plus Combat Related Special Compensation and Concurrent Retired and Disability Pay to name just a few.

RSOs complete the 30-hour Department of the Army SBP Certification Course before they can advise anyone about the SBP. RSOs complete another 30-hour certification course so they can explain the myriad retirement laws, DOD instructions, Army regulations, benefits and entitlements. They are required to recertify on both courses every three years to ensure they know the latest laws and policies.

RSOs advise garrison commanders about the retired community for whom the garrison commander is charged with providing retirement services. RSOs advise and administer the installation retiree council, the primary connection between the garrison commander and tens of thousands of Retired Soldiers with whom he or she must communicate. RSOs write and publish the garrison commander's annual newsletter to Retired Soldiers and surviving spouses. RSOs plan, organize, and secure funding for the garrison commander's annual retiree appreciation day.

RSOs organize the garrison commander's monthly retirement planning brief and explain retired pay and the Survivor Benefit Plan. And they coordinate the installation subject matter experts who explain TRICARE, household goods moves and storage after retirement, DD Form 214s, retirement orders, and how to use a VA regional office and VA benefits.

Retired Soldiers' volunteer work on Army installations save garrison commanders millions of dollars each year. The Army recently asked Retired Soldiers to help Army recruiters open doors and meet their goals. And thousands of Retired Soldiers serve as Junior Reserve Officer Training Corps instructors in over 1,700 American high schools, inspiring our youth to serve in the military and to be good citizens.

Army Chief of Staff General Maxwell Taylor created the retirement services program in 1955 when there were only 100,000 Retired Soldiers. "Your informed voice, in your community and in your day-to-day contacts with your fellow citizens, can help the Army maintain the kind of public support essential to the existence of a powerful, mobile, combat-ready Army," he said. Today, Retired Soldiers are the Army's largest demographic. Over 30,000 Soldiers from all three components join their ranks each year. In 2020, the Army will have more than a million Retired Soldiers.

Now is not the time to cut the RSOs who help Soldiers retire and who care for the Army's Fourth Component. Now is the time to develop systems to accurately measure what Retired Soldiers do for the Army. Now is the time to increase support to the Fourth Component.

If you're concerned that the Army may eliminate RSOs, send an email to the editor of Army Echoes at ArmyEchoes@mail.mil. Tell us what you think.

Once a Soldier, Always a Soldier. . .A Soldier for Life!

By Maj. Sean McEwen, *Director of Education and Training, Soldier for Life*

ARLINGTON, Va. — The day you became a Soldier, you became a Soldier for Life. To be a Soldier for Life is to recognize that your commitment to serve this nation and its people transcends the uniform and the Army, that your commitment remains central to who you are today. As Soldiers for Life, we also know that we are shaped by our service in the uniform; we gained skills, experience, and friends that continue to support us throughout life. This is the #SoldierForLife message, and it is why we say, “Once a Soldier, Always a Soldier!”

We at the Soldier for Life office travel the country seeking opportunities to connect with you, your fellow veterans, and your communities. From our travels and meeting with you, it’s clear Retired Soldiers are strong, vibrant, and proud members of the Soldier for Life community. You’re still shaped by your service today. You still check your gig line and take one last look in the mirror before walking out the door. When in your community, you are proud to share your Army story, to speak about the importance of service and what it means to be a Soldier.


The Army still counts on your service. We depend on you to be vocal leaders within your communities, to welcome and receive veterans as they exit the service, and to continue to share your story. As we have traveled the country, we have also learned that successful veterans are found as members of a supportive community. These communities bring together their resources to meet the needs of their veterans, transforming people that served their nation into people that now serve their local communities. As you share your story, bring like-minded others together and seek opportunities to transform your veteran community.

Most importantly, we depend on you to tell your story. What does it mean to you to be a Soldier? How has your life been shaped by your service? Share it with your family. Share it at the coffee shop, the school board meeting, or in a high school civics class. Visit your local recruiting office and ask how you can help. Stay connected with Soldier for Life and your local installation through social media or local events. As Soldiers, we are trained to be humble, but America wants to hear your story. As you connect with your community and create opportunities to transform veterans, be sure to share your experiences. We will all grow from it. For more information about the Soldier for Life Program visit <https://soldierforlife.army.mil/>.

‘Soldier for Life’ window sticker?

The Army and Air Force Exchange Service sells the SFL window sticker. If your local store doesn’t have it, ask the manager or order online at <https://www.shopmyexchange.com/soldier-for-life-decal/8060674>. It is also available from retailers. Retirement Services Officers are also authorized to order and distribute the SFL window sticker.

There is no sticker with the word “Retired” because the sticker represents the entire Soldier for Life program, including veterans who didn’t retire.



We were honored to have a Soldier for Life and Korean War veteran visit our office recently. Chief Warrant Officer Four Donald Loudner, U.S. Army Retired, National Commander of the National American Indian Veterans (NAIV), stopped by while in Washington, DC for the observances commemorating the 65th Anniversary of the Korean War Armistice. During his visit CW4 (Ret) Loudner shared some of the NAIV’s efforts to advocate for Native American veterans and spouses, and discussed next year’s groundbreaking for the National Native American Veterans Memorial. For more information about the memorial visit: <https://nmai.si.edu/nnavm/>.

(pictured from left to right: CW4 (Ret) Loudner, and Army Retirement Services’ Chelsea Ortiz-MyArmyBenefits Program Manager, JoAnn Schneider-MyArmyBenefits Senior Analyst, and Bill Hursh-Survivor Benefit Plan Program Manager)

Our Army still needs you!

Greetings, Soldiers for Life and Families!

Thank you for your continuous service and tireless dedication to our nation.

As the new commanding general of U.S. Army Recruiting Command (USAREC), I am excited to engage with the largest and most influential component in our Nation's Army -- our Retired Soldiers. This component includes 979,000 Soldiers for Life and 247,000 surviving spouses.

The start of the new fiscal year gives us a chance to look back on what the Army has accomplished and to look forward to where we are headed.

"You can help us ensure today's young Americans understand what service entails. Tell your Army story. Help us make certain your replacements have the same talent, grit and dedication to service as you."

Heading into this new recruiting year, our main priority will be the Army Chief of Staff's "Every Soldier is a Recruiter" initiative designed to reconnect our Army with society by engaging the entire Army in the recruiting effort. And that includes you!

USAREC's Partnership Outreach Program (POP) focuses on bridging the gap between the military and communities across the nation, to show the American people the Army is a quality service. The goal of this program is to increase awareness by empowering our Soldiers for Life to talk about their experiences and today's Army.

Register as a partner online at www.goarmy.com/cp to receive recruiting updates and information you can share to educate your community about the Army. You will also receive invitations to participate in local recruiting activities and to connect with recruiters in your area.

Working as one team, we can overcome perceptions as well as educate and inform the public in order to showcase the Army as a place where they can grow into strong leaders and develop skills that make young Americans into better members of society.

You can help us ensure today's young Americans understand what service entails. Tell your Army story. Help us make certain your replacements have the same talent, grit and dedication to service as you.

Thank you for all you do in support of our great Army and our nation.

Soldier for Life, Maj. Gen. Frank Muth

TRICARE open season

Open season is an annual period when you can enroll in a health insurance plan for the next year. With TRICARE, open season will occur each fall, beginning on the Monday of the second full week in November to the Monday of the second full week in December.

During Open Season, you can:

- Enroll in a new TRICARE Prime or TRICARE Select plan
- Change your enrollment (e.g., switch from individual to family enrollment)
- Enroll in a FEDVIP vision or dental plan (for certain categories of beneficiaries)

If are not enrolled in TRICARE Prime or TRICARE Select, you will not have TRICARE coverage and only be eligible for space available coverage in a military hospital or clinic.

Thinking about changing plans? Visit the Compare Plans page for a side-by-side plan comparison at <https://www.tricare.mil/About/Changes/OpenSeason>.

Shingles Vaccination Update

By Ronald Wolf, *Writer-Editor, Office of the Surgeon General/Medical Command*

In the last issue, we included a reminder for Soldiers for Life to ask about vaccines for shingles. The vaccine is recommended for everyone over 60 by the Centers for Disease Control and Prevention (CDC), but approved by the Food and Drug Administration for those over 50.

A newer vaccine, Shingrix, is now available and is considered to be more effective and longer lasting. The CDC recommends Shingrix for shingles and related complications. Usually, two doses of Shingrix are needed with injections 2 to 6 months apart for adults aged 50 years or older.

You should consider being vaccinated with Shingrix even if you have already been vaccinated with the current vaccine Zostavax. Studies have shown that the effectiveness of Zostavax wanes over time. If you have previously had a Zostavax vaccine injection, discuss with your physician whether you should and how soon you can receive a Shingrix vaccination. You should wait at least 8 weeks after a patient received Zostavax to administer Shingrix.

One thing: check at your health care facility about availability of Shingrix. Demand is high, and some temporary shortages have been reported.

To recap, shingles is a painful rash that usually develops on one side of the body, often the face or torso. It is caused by the same virus that causes chickenpox. After a person recovers from chickenpox, the virus becomes dormant in the body and can stay dormant for decades.

During a shingles outbreak, a rash consisting of blisters forms; it usually fades away in 2 to 4 weeks. The problem with shingles is the nerve pain that may last for months after the rash goes away.

The pain can be deep and intense, and most over-the-counter pain killers have little effect. Over time the nerve pain will diminish, but that process can be slow and especially frustrating.

Most people who develop shingles have only one outbreak during their lifetime, but you can have shingles more than once.

Vaccinations are an important tool in maintaining health and readiness for all ages. The vaccine for shingles is an important vaccine. Even if you've already been vaccinated, ask your physician what he or she recommends.

Soldiers for Life: Retiree-At-Cost Hearing Aid Program

By Ronald Wolf, Writer-Editor, Office of the Surgeon General/Medical Command

Many factors may cause hearing loss during your lifetime. Military service is one of those factors. Weapons, explosions, and artillery are loud and have the long-term capability to affect your hearing, but so are jet engines, heavy military vehicles, and many types of equipment. Few who served are immune from the potential for hearing loss.

According to the Centers for Disease Control and Prevention, Veterans are 30 percent more likely to have significant hearing impairment than non-veterans, and veterans who served from September 2001 to March 2010, during Operations Enduring Freedom or Iraqi Freedom, were four times more likely than non-veterans to have significant hearing impairment.

Where can you get help? The Retiree-At-Cost Hearing Aid Program (RACHAP) may be able to assist. RACHAP is a program that allows hearing aids to be purchased at cost at many military medical treatment facilities.

All MTFs do not support this program; here is a list of the MTFs that do by state and by country:

CONUS

Alaska—Fort Wainwright
California—Travis Air Force Base
Connecticut—Naval Hospital Groton
Florida (2 locations)—Eglin Air Force Base; or Naval Hospital Jacksonville
Hawaii (2 locations)—Fort Shafter; or Schofield Barracks
Kansas—Fort Riley
Kentucky—Fort Campbell
Louisiana—Fort Polk
Maryland (2 locations)—Walter Reed National Military Medical Center; or Andrews Air Force Base
Missouri—Fort Leonard Wood
Nevada—Nellis Air Force Base
New Hampshire—Naval Health Clinic Portsmouth
Ohio—Wright-Patterson Air Force Base
Oklahoma—Fort Sill
Rhode Island—Naval Health Clinic Newport
South Carolina (2 locations)—Naval Hospital Beaufort/Parris Island; or Fort Jackson
Texas (2 locations)—Fort Bliss; or Joint Base San Antonio-Lackland
Washington (2 locations)—Naval Hospital Bremerton; or Joint Base Lewis-McChord

OCONUS

Germany—Bavaria Medical Activity
Guam—Naval Hospital Guam
Italy (3 locations)—Aviano Air Base; Naval Hospital Naples; or Naval Hospital Sigonella
Japan (3 locations)—Naval Hospital Okinawa; Naval Hospital Yokosuka; or Yokota Air Base
South Korea—US Army Garrison Yongsan
Spain—Naval Hospital Rota

RACHAP is a MTF hearing aid program that allows eligible beneficiaries to purchase hearing aids at cost and receive fittings and related medically necessary services. The extent of RACHAP implementation and scope of RACHAP services are based on MTF capability, capacity, and access to care standards. RACHAP eligible beneficiaries may purchase hearing aids at the government contract price through manufacturers; fitting and related medically necessary services are available within the direct care system. The program is not a TRICARE private sector care benefit.

RACHAP is only available through direct care; MTFs are not authorized to reimburse the purchase of hearing aids through the private sector, prescriptions, or audiograms from a network provider outside of RACHAP. Hearing aids purchased under RACHAP will be paid for by the beneficiary.

Hearing is vital to your ability to communicate, your overall health, and your quality of life. But you should be realistic if you are starting to have hearing loss. Most hearing loss is permanent and may get worse over time; it can create social and other problems.

The retail cost of hearing aids can run from a few hundred dollars to a few thousand. The RACHAP program may be a convenient benefit for you and may be a significant cost saving over the private sector.

Ask Joe: Your Benefits Guru

Dear Joe,

After growing up as an Army brat, my daughter joined the Army to see the world just like her daddy and uncles did. Now, after 12-plus years in the active Army, a marriage and a baby, she's had enough and says she's going to get out. How can I convince her to not just throw away those twelve years?

Proud papa

Dear Proud,

Well, it's her choice, of course, but one of the ways is have her use the MyArmyBenefits (<https://MyArmyBenefits.us.army.mil>) Retirement Calculator to find out what the retirement pay at a projected (best guess) rank would be for a 20-year active duty retirement. Then push that number out to her life expectancy – 80 years of age. That's a lot of money. This would give her a good idea what she's missing by walking away. And, she can click on the feature at the bottom of the Retirement Calculator's Personal Information page "Show Active to Reserve Component Retirement" and see how taking her active duty credit to the Reserve Component and see where drilling once a month and 2 weeks of summer camp can result in a nice retirement check at age 60. Either way she'll also be getting a very important benefit: healthcare through TRICARE. If she walks away, she gets nothing except her TSP. MyArmyBenefits can help her see how to still benefit from those twelve years, even if she doesn't serve a full twenty years of active duty.

And not to worry, if she has any questions the MyArmyBenefits Help Desk can assist her at (888) 721-2769.

Joe

Dear Joe,

Some of my friends are seeking ideas to present to our local politicians so they can petition our state legislature for recognition of veterans and the military. Do you have any suggestions of some things that might be appropriate?

Vets Rock

Dear Rock:

That's a commendable idea. Veterans across the country are actually a very powerful force if they work together to convince their local governments of the sacrifices and contributions the military and veterans have made and continue to make for their communities. For ideas of the ways different communities recognize vets just go to the State Benefits Fact Sheets in <https://MyArmyBenefits.us.army.mil> and look for ideas. Some that come to mind: Missouri, for instance, allows a Veteran displaying a Medal of Honor, Prisoner of War, Silver Star, or Purple Heart specialty license plate or a Bronze Star windshield placard to park their motor vehicle without charge in any metered parking space. In Oklahoma, certain disabled Veterans are exempt from paying sales tax on purchases of up to \$25,000 per year. In South Dakota, a Soldier while deployed and for up to 90 days after their return can purchase a car with zero sales tax. In Louisiana, Soldiers in uniform are exempt from paying bridge and ferry tolls. Each state is different and there are lots of good ideas out there that honor the military and Veterans that are tangible, substantial and unique. Take a look and see what your state already offers and then check the others out.

Joe

OCS Heritage Center proposed for Fort Benning Museum

TAMPA, Fla. -- The U. S. Army Officer Candidate Schools Alumni Association (USAOCSAA) announced plans to build a Heritage Center that will be constructed within the confines at Wigle Hall, at Fort Benning, Georgia. This new Heritage Center will celebrate and recognize the history and traditions of OCS since its inception prior to World War II.

The new OCS Heritage Center will feature displays and information covering:

- World War II
- Korean War
- Vietnam War
- Women's Army Corps
- America's Volunteer Army
- Army of Excellence
- Global War on Terrorism

There will be galleries honoring fallen OCS graduates and Medal of Honor recipients. Interactive Kiosks will feature OCS Hall of Fame honorees, Distinguished OCS Graduates plus Patterson and Nett Awardees.

OCS "Success Stories" will be highlighted along with biographies and personal glimpses into individuals who have excelled in both the military and commercial worlds.

"The OCS Heritage Center will be the only place honoring what Officer Candidate Schools have meant to the U.S. Army and America," said retired Col., John Ionoff, OCS Alumni Association President. "It's how we plan to preserve the legacy of the more than 250,000 OCS graduates regardless of their school or training location."

Army Emergency Relief releases 2017 annual report

By Andrew Pike, Campaign and Development Supervisor, Army Emergency Relief

For 75 years, Army Emergency Relief (AER) has been a trusted resource to help Soldiers, both active and retired, who are dealing with financial emergencies. In 2017, AER provided more than \$15 Million to Retired Soldiers, assisting with rent, mortgages, home repairs, vehicle replacement, utilities, and the list goes on. AER invites you to see what your donations have accomplished. Our 2017 Annual Report, details how your support has directly affected the lives of thousands of active duty and Retired Soldiers. During this holiday season, join AER and help us continue our legacy of caring.

To view the annual report on our website visit: <https://www.aerhq.org/Portals/0/2018%20Annual%20Report.pdf>

In the last ten years, AER has awarded over 41,000 scholarships totaling more than \$84,000,000 to spouses and children of active duty and Retired Soldiers.

AER provided over \$3 million in grants to Army National Guard and Army Reserve Soldiers after the hurricanes in the Caribbean and Texas and the wildfires in California.

Protecting the force

FALLS CHURCH, Va. — During the recent Army Antiterrorism Awareness Month (August), the Army published guidance emphasizing the vital importance of preventing terrorist activities and what the Army is doing to protect the force. Summarized below are some of the key elements from the guidance.

First, it is noteworthy that this year is the Army's ninth annual observance of Antiterrorism Awareness Month. This alone reflects the dedication and commitment of a large cadre of antiterrorism and emergency management professionals defending against this threat. The purpose of our annual observance is to sustain vigilance across all Army communities, at home and overseas. Terrorism is an enduring, persistent, worldwide threat to our nation and the Army. Threat awareness and reporting is the cornerstone of our antiterrorism strategy and the key to preventing acts of violence.

Throughout the past year, the Army's antiterrorism initiatives increased our understanding of the evolving terrorist threat tactics, including leveraging the expertise of the Combating Terrorism Center at West Point, and provided resources to empower antiterrorism coordinators at the local level. A critical input for effective antiterrorism measures is threat reporting. We encourage community members to report suspicious activity or behavior that might be associated with terrorist surveillance, intelligence gathering, planning, or operations. The Army's proponent for antiterrorism has produced iWATCH Army awareness materials to help educate community members. We need all community members' help – including Retired Soldiers -- to support community awareness of the risks associated with terrorism and preventing terrorist activities.

Following the February 2018 school shooting in Parkland, Fla., the United States saw a dramatic increase in attacks and threats targeting schools. Shortly thereafter, in the spring of this year, we also saw a resurgence of suspicious mail packages sent to U.S. government and military locations. We also see a continuation of vehicle ramming and edged weapons attacks, albeit primarily overseas. To counter all of these threats (and more) we need everyone's help to ensure security is a priority for our communities.

Protecting the force is a vital responsibility of the Army. Our antiterrorism efforts protect people, information, and facilities against terrorist acts. We have professional law enforcement and security forces to protect our communities, but they cannot do it alone. To counter the efforts of terrorists and extremists, we must get everyone involved (Soldiers, family members, Army civilians, contractors, and Retired Soldiers).

What else is the Army antiterrorism program doing to protect the force?

- Fielding a threat information common operating picture
- Focusing on solutions to the ongoing and increasing risks associated with adversaries' use of unmanned aircraft systems
- Supporting efforts to protect against insider and cyber threats
- Focusing on threat information sharing

How can you help? Stay VIGILANT and stay engaged with our communities. Be a spokesperson for promoting security awareness with your family, friends, coworkers, and fellow Retired Soldiers.

Forever GI Bill expands VA educational benefits

WASHINGTON — Effective Aug. 1, the U.S. Department of Veterans Affairs (VA) implemented 15 more provisions of the Harry W. Colmery Educational Assistance Act of 2017, also referred to as the Forever GI Bill.

These provisions, in addition to the 13 implemented since the law was signed less than a year ago, will have an immediate and positive impact on veterans and their families using VA benefits to pursue their educational goals.

“We are excited to get the word out about implementation of the provisions,” said VA Secretary Robert Wilkie. “From the day the Forever GI Bill was signed into law, VA, in collaboration with veterans service organizations, state approving agencies and school certifying officials, has taken an expansive approach to ensure earned benefits are provided to veterans in a timely, high-quality and efficient way.”

Some of the provisions that began Aug. 1 include:

- Recipients of a Purple Heart awarded on or after Sept. 11, 2001, are now eligible for full Post-9/11 GI Bill benefits for up to 36 months, if not already entitled.
- Military and veteran families who have lost a family member can now reallocate transferred Post-9/11 GI Bill benefits.
- Additional Guard and Reserve service now counts toward Post-9/11 GI Bill eligibility.
- Post-9/11 GI Bill students may now receive monthly housing allowance for any days they are not on active duty, rather than having to wait until the next month; and
- Expansion of the Yellow Ribbon Program, which makes additional funds available for GI Bill students, now covers more students.

More provisions are scheduled related to science, technology, engineering and math benefit extensions; increased benefit levels; a pilot program for high-technology training geared toward “upskilling” veterans to enter the workforce quickly; and another expansion of the Yellow Ribbon Program, which will be implemented by Aug. 1, 2022.

For more information, visit the Forever GI Bill – Harry W. Colmery Veterans Educational Assistance Act page at <https://www.benefits.va.gov/GIBILL/FGIBSummaries.asp>.

RETIREE APPRECIATION DAYS

Attend and receive benefits information, renew acquaintances and ID Cards, get medical checkups, and receive other services. Some RADs include dinners or golf tournaments. For more information, contact the Retirement Services Officer sponsoring the RAD.

Location	Date	Contact	Location	Date	Contact
FJB Myer-Henderson Hall	Oct. 3	(703) 696-5948	Fort Riley, KS	Oct. 20	(785) 239-3320
Carlisle Barracks, PA	Oct. 6	(717) 245-4501	Fort Polk, LA	Oct. 20	(337) 531-0402
JB Ellington Field-Houston, TX	Oct. 6	(210) 221-9004	Camp Humphreys, Korea	Oct. 20	(315) 753-8839
USAG-Italy	Oct. 12	0039-0444-61-7747	USAG-Stuttgart	Oct. 25	07031-15-3442
Fort Knox, KY	Oct. 12	(502) 624-1765	Fort Meade, MD	Oct. 26	(301) 677-9603
Rock Island, IL	Oct. 13	(563) 445-0191	Fort Rucker, AL	Oct. 26	(334) 255-9124
Fort Detrick, MD	Oct. 16	(301) 619-3381	Fort Hood, TX	Oct. 26-27	(254) 287-5210
USAG-Bavaria	Oct. 16	0964-183-8709	USAG-Wiesbaden	Oct. 27	0611-705-5338
USAG-Ansbach	Oct. 17	0981-183-3301	Fort Hamilton, NY	Oct. 27	(718) 630-4552
Rheinland-Pfalz/Ramstein	Oct. 18	0631-411-8838	Fort Leavenworth, KS	Oct. 27	(913) 684-2425
Schinnen, Netherlands	Oct. 19	0032-65-44-7267	Fort Benning, GA	Nov. 2	(706) 545-1805
Fort Bragg, NC	Oct. 19-20	(910) 396-5304	Fort Gordon, GA	Nov. 3	(706) 791-2654
BENELUX-Brussels	Oct. 20	0032-65-44-7267	Daegu	Nov. 3	315-723-3735
Schofield Barracks, HI	Oct. 20	(808) 655-1514	Yongsan	Nov. 17	315-723-3735
JB San Antonio, TX	Oct. 20	(210) 221-9004			

What happens to my spouse SBP election after I divorce?

By **Bill Hursh**, *Army Survivor Benefit Plan Program Manager*

Survivor Benefit Plan (SBP) elections are made by category. When you divorce, you no longer have a spouse SBP beneficiary and no longer have to pay spouse SBP costs. If you do not want to change your election to former spouse, you need to notify the Defense Finance and Accounting Service (DFAS) that you divorced and want to suspend your spouse SBP coverage and costs. To suspend your spouse coverage, submit to DFAS a DD Form 2656 (SBP Election Change Certificate) with a copy of the divorce decree. Your spouse SBP coverage will be suspended and your spouse SBP costs will stop retroactive to the date of your divorce.

You may elect to provide SBP to your former spouse voluntarily, based on a written agreement, or a court order. You have one year from the date of the divorce to change your SBP to former spouse by submitting to DFAS a DD Form 2656-1 (SBP Election Statement for Former Spouse Coverage). If you take no action within one year of your divorce, the SBP election reverts to suspended spouse coverage and you cannot change the election to former spouse.

Your former spouse may also submit a request for a deemed former spouse election if your former spouse is awarded SBP by either a written agreement or a court order. A deemed SBP election ensures the former spouse SBP is awarded if the Retired Soldier fails to change the election to former spouse. The former spouse makes the deemed former spouse election by submitting a DD Form 2656-10, (Survivor Benefit Plan (SBP)/Reserve Component (RC) SBP Request for Deemed Election) to DFAS within one year of the first court order or written agreement awarding former spouse SBP.

The time frames for changing or deeming former spouse SBP are established by federal law. If the Retired Soldier and the former spouse fail to take action within the timeframe established by federal law, the state court cannot compel the SBP be changed to former spouse. However, the state court could possibly hold the Retired Soldier in contempt of court for failing to comply with the court order.

If you have questions concerning former spouse SBP, please contact your installation retirement services officer (RSO) for assistance. The installation RSO contact information is available on page 23.

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 23 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth
- Retired rank
- Retirement date
- Disability Rating
- Unit
- Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of the death certificate
- Copy of the Statement of Service (DD Form 214)

Do you pay DFAS for your SBP each month? Take note!

CLEVELAND — If you currently pay your Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) recurring monthly premium by mailing a check to DFAS, take note. DFAS is now transitioning the process for sending monthly premium bills, with the assistance of the U.S. Department of Treasury.

Beginning in August of 2018, the Centralized Receivables Service (CRS) of the U.S. Department of Treasury began billing and collecting some SBP/RCSBP recurring monthly premium payments on behalf of DFAS. If you receive your monthly premium invoice from CRS, you can continue to pay by check or money order or use the convenient CRS payment options, including:

- Submitting an online payment with checking/savings account or credit card through Pay.gov;
- Submitting an online payment through your financial institution's bill pay service;
- Paying by phone with a checking/savings account or credit card; or
- Continuing to pay by check or money order.

This change in the billing process will not affect your monthly SBP/RCSBP premium payment amount. Also, CRS will send invoices for recurring monthly premiums only; CRS will not bill for past due premiums. Information about past due premiums will be sent by DFAS.

This change only affects the monthly billing process. DFAS will continue to manage all other aspects of your SBP/RCSBP account.

You may review additional information about military benefits on the DFAS website at <https://www.dfas.mil/retiredmilitary/provide/sbp/payment.html>.

Access myPay on your smartphone or mobile device

There's no reason to wait until you're home in front of your computer to check your Retiree Account Statement (RAS) or change an allotment. Just log in to myPay on your mobile browser.

When you use myPay on your mobile web browser, you'll use the same web address (mypay.dfas.mil), login ID, and password you use on your computer.

myPay mobile uses the same security standards as DFAS myPay full site:

- 128-bit encryption to protect your sensitive information
- Firewall and intrusion detection software to block outsiders
- To protect all data sent to and from myPay, your information is transmitted using end-to-end encryption.

However, please note that myPay does not operate or control, and thus cannot guarantee, the wireless networks used to access the mobile site.

As a precaution, never store confidential information (e.g., your myPay password) on the mobile device and never divulge the password to others.

The myPay home page has been optimized for your mobile phone, and key account information is delivered in an easy-to-read format. Next time you need information on your pay, go myPay mobile!

Long term care benefits for veterans: secure your future and protect your retirement

A long term care event can happen at any age, and the potential financial and emotional strain that comes with it can have an impact on you, your family, and your loved ones.

Did you know millions of Americans require long term care during their lifetime, which includes the need for either cognitive or physical assistance with simple tasks like bathing, eating, and dressing—trivial things most of us do every day without a second thought? Unfortunately, traditional health insurance—including Medicare, TRICARE or TRICARE For Life—does not pay for the chronic, ongoing assistance with daily living that is most often associated with long term care.

As a member of the armed services, you are entitled to apply for benefits provided by the Department of Veterans Affairs (VA), though several factors come into play when determining eligibility. For this reason—and to ensure you are prepared for any situation—it is important to understand how VA benefits work so you are able to form a clear understanding of your traditional health care benefits, as well as what a long term care event might mean for your retirement planning.

Health insurance and VA eligibility

The VA health program does provide coverage for long term care, but you have to qualify for entry into the program. The VA determines the number of veterans who can be enrolled in the program based on congressional funding allocated each year. Due to the limited availability of enrollments, the VA has established eight separate priority groups to categorize enrollees and determine the level of benefits they are entitled to—and possibly whether the enrollee is eligible for enrollment at all.

Eligibility to receive long term care benefits will depend on many factors, including service-connected disability status (70% or greater), current income levels, and even your ability to contribute to the cost of care. Members of the uniformed services seeking long term care benefits may find they are unable to meet the agency's criteria.

The Federal Long Term Care Insurance Program (FLTCIP)

Long term care can be expensive, and service members often rely on the VA to cover the associated costs. Depending on your eligibility status in the VA program, the level of coverage available to you may not be enough.

For this reason, you may want to consider applying for standalone long term care insurance like the plan offered through the FLTCIP at https://ltcfeds.com/index.html#utm_source=June2018&utm_medium=article&utm_campaign=DJC&utm_content=FLTCIP6933_link1.

With benefits designed specifically for the federal family, the FLTCIP offers a good way to help protect your savings and assets should you or your loved ones need long term care services someday.

Since its launch in 2002, the FLTCIP has offered active and retired members of the uniformed services the opportunity to help take control of their future long term care needs. Designed to provide solutions for a range of financial situations, this employer-sponsored program has grown to be the most successful and utilized program of its kind, providing comprehensive coverage for more than 270,000 enrollees.

Many members of the federal family are eligible to apply for coverage under the FLTCIP, including active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible to apply even if you do not. Qualified relatives include your spouse, domestic partner, parents and parents-in-law, and adult children.

To learn more about the FLTCIP's comprehensive benefits and features or to find the average long term care costs in your area, visit <https://www.ltcfeds.com/>.

For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

Keep your DEERS information up to date

FALLS CHURCH, Va. — Do you or your family member expect to experience a qualifying life event (QLE), including planning to move this winter? If so, you'll need to update your information in the Defense Enrollment Eligibility Reporting System (DEERS). To remain eligible for TRICARE coverage, you must keep your information current in DEERS. DEERS is a computerized database of active duty, Reserve Component, and retired service members, their family members and others who are eligible for TRICARE. Proper and current DEERS registration is key to getting timely, effective TRICARE benefits.

It's essential to update and verify your information in DEERS anytime you have a QLE. This is especially true during the winter moving season. After you move to a new location, update your information in DEERS. Your Social Security number (SSN) and the SSN of each of your covered family members must be included in DEERS for your TRICARE coverage to be accurate.

You have several options for updating and verifying DEERS information. You can make changes in person, by phone, online or by mail.

Add or Remove Family Members

- **In person:** Visit a local ID card office. Find an office near you at www.dmdc.osd.mil/rsl.

Update Contact Information

- **Phone:** Call (800)538-9552 (TTY/TDD: (866)363-2883 or fax updates to (831)655-8317
- **Online:** Log into milConnect at <https://milconnect.dmdc.osd.mil>
- **Mail:** Mail updates to:

Defense Manpower Data Center Support Office
Attention: COA
400 Gigling Road
Seaside, CA 93955-6771

Only sponsors can add a family member in DEERS. But family members age 18 and older may update their own contact information. Find more information about DEERS on the [TRICARE website](#).

How to correct your records in DEERS

To request a correction of your records in the Defense Eligibility and Enrollment Reporting System (DEERS), you must start with the U.S. Army Human Resources Command's Veteran Inquiry Branch. They will verify and/or correct your records at the Defense Finance and Accounting Service (DFAS).

If your DFAS record is not corrected first, any change you make in DEERS will be overwritten by the information in your DFAS records. Start by contacting HRC at (888) 276-9472 or askhrc.army@us.army.mil. You'll need to complete a Standard Form 180-15a2, Request Pertaining to Military Records, and provide your birth certificate.

The MILITARY STAR Card earns retirees, military community \$27.5 million in 2017

By Army & Air Force Exchange Service Director/CEO Tom Shull

Retired Soldiers and family members who shop with their MILITARY STAR® card don't just save money, they earn it—all while supporting the entire military community.

The MILITARY STAR card includes a free loyalty program enrollment. For every \$1 spent with MILITARY STAR at exchanges—including online at ShopMyExchange.com, myNavyExchange.com and ShopCGX.com—commissaries and Armed Forces Recreation Centers, cardholders earn two loyalty points; with every 2,000 points earned, they receive a \$20 rewards card. Those cards, mailed directly to cardholders once earned, can then be redeemed anywhere an Exchange gift card is accepted. Last year, MILITARY STAR cardholders received \$27.5 million in personal dividends through rewards cards.

And it's not just MILITARY STAR cardholders who reap the rewards. Every time the card is used, the Exchange saves money by avoiding costly merchant fees charged by bank-issued credit cards. Because military exchange earnings support the military community, the money saved in merchant fees—\$28.7 million in 2017—is re-invested into needed installation programs and services like Army Child Development, fitness centers and more. These programs are critical to improving quality-of-life support for our warfighters and their families. Using MILITARY STAR directly benefits these programs by increasing the funds the Exchange is able to give back to the installation.

The MILITARY STAR card helps set the Exchange apart from other retailers while offering unique value for cardholders. Originally designed to combat predatory lenders taking advantage of service members, the card gave an alternative credit option with fair and flexible terms to help build credit safely and responsibly. Beyond that, the card offers everyday discounts on food and fuel as well as exclusive savings and offers.

In October 2017, the MILITARY STAR card was further strengthened as commissaries began accepting the card. Being able to use the card at the commissary was one of the top requests we heard from shoppers.

In total, MILITARY STAR generated \$445 million in value in 2017 for the military community. In addition to the rewards cards earned and money saved on merchant fees, other

savings include:

- \$309 million from one low APR for all cardholders, regardless of credit score (comparison of 11.99% vs. the average store credit card APR of 25.24 percent).
- \$32.9 million due to MILITARY STAR never charging late fees (average credit card late fee is \$35).
- \$17.2 million from MILITARY STAR's zero-percent-interest financing offers and never charging "back interest" after a promotion ends.
- \$9.1 million for new cardholders taking advantage of the card's first-day discount.
- \$8 million through MILITARY STAR's interest-free military clothing plan.
- \$4.8 million at Exchange restaurants with the everyday 10 percent food discount.
- \$4.3 million at the pump, where MILITARY STAR users save 5 cents per gallon of gas at Army & Air Force Exchange locations
- \$2.2 million with MILITARY STAR's reduced-interest deployment policy.
- \$1.1 million on shipping on ShopMyExchange.com, where every purchase made with MILITARY STAR receives standard shipping for free.

As part of a continuing effort to offer the best service and support to retired Soldiers, military members and families, we are working to expand MILITARY STAR acceptance across each military installation.

Thank you for allowing the Exchange to be a part of your life. We are deeply honored to serve those who have given so much to our Nation and are truly grateful for your sacrifice and service.

Soldier for Life!

Tom Shull, a former infantry company commander, served as Military Assistant to Robert C. McFarlane, National Security Advisor to President Reagan. Currently, he is the Army & Air Force Exchange Service's Director/CEO and has served as CEO for retail and consumer packaged goods companies.

Commissary savings remain at mandated levels

FORT LEE, Va. – Commissary savings remain at more than 23 percent, according to price comparisons of fiscal 2016 and 2017 sales.

“When you do the math, the value of the commissary benefit continues to add up for our patrons when compared to commercial retailers outside the gate,” said retired Rear Adm. Robert J. Bianchi, the interim director and CEO of the Defense Commissary Agency.

Congress requires that DeCA maintain savings at levels that are reasonably consistent with the fiscal 2016 baseline savings level, even as commissaries look to improve the patron shopping experience by integrating commercial business practices such as variable pricing and private label brands. The current savings methodology helps DeCA and Congress better monitor and protect patron savings, Bianchi said.

“Since 2016, we’ve used this calculation to take a deeper dive into what those numbers represent,” Bianchi said. “Now we have a clearer picture of the benefit’s value, reflecting savings as they apply to the products our patrons buy most and the regional cost of living where they shop.”

From the latest commissary market basket comparisons, DeCA’s annual global savings for fiscal 2017 is 23.32 percent, down slightly from the 23.65 percent reported for 2016. The overall percentage is a sales-weighted average of U.S. and overseas savings.

The savings decline was attributed to a combination of lower savings in certain U.S. regions and a drop in overseas savings linked to a lower average cost of living Allowance (COLA) in fiscal 2017; COLA fluctuations have a direct impact on DeCA’s level of overseas savings.

Historically, DeCA measured savings globally, by comparing national prices at commissaries against average market prices for the whole country. However, the cost of living varies by region. To account for these geographic differences, Congress now requires DeCA to report on savings regionally, comparing prices with two-to-three commercial grocers, including super centers, in the local area of each commissary in the United States.

Commissaries also expanded the range of items in its savings comparisons. In addition to measuring 38,000 items at a national level, DeCA is comparing local prices on about 1,000 products, which are representative of a shopper’s typical market basket.

“Sustaining the overall level of patron savings for our valued customers is a top priority and monitored very closely by the DeCA team,” said Chris Burns, the agency’s executive director for Business Transformation. “I am very pleased that DeCA continues to offer significant savings on items that our patrons purchase – savings that can help them stretch their budget.

“Although market fluctuations will cause prices of grocery products to increase and decrease,” Burns added, “our patrons can rely on the fact that the value of their commissary benefit will not change.”

For information on savings by region, see the savings tables.

About DeCA: The Defense Commissary Agency operates a worldwide chain of commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Commissaries provide a military benefit, saving authorized patrons thousands of dollars annually on their purchases compared to similar products at commercial retailers. The discounted prices include a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America’s military and their families, and help recruit and retain the best and brightest men and women to serve their country.

Understanding TRICARE's urgent care rules

FALLS CHURCH, Va. — Urgent care clinics are useful for non-emergency care. If you have TRICARE, here are a few rules about getting urgent care. Urgent care is care you need within 24 hours for a non-emergency illness or injury that requires treatment. Examples of urgent care conditions include a sprain, rising fever, or sore throat.

Most TRICARE beneficiaries can visit an urgent care center whenever they have a need. When possible, you should go to a TRICARE network urgent care provider to avoid additional out-of-pocket costs.

Urgent care rules depend on who you are:

- **Active Duty Service Members (ADSMs):** ADSMs enrolled at military hospital or clinic must get a referral before going to a TRICARE network urgent care center. ADSMs who need care when military hospitals or clinics are closed or when traveling should use the Military Health System (MHS) Nurse Advice Line for help. If you're an ADSM enrolled in TRICARE Prime Remote not living near a military hospital or clinic, you don't need a referral when seeking urgent care.
- **Other TRICARE Prime Enrollees:** This includes active duty family members (ADFMs) and retirees. You can seek urgent care from TRICARE authorized urgent care centers without a referral. To find an urgent care center or provider, you can use the TRICARE provider search tool, MHS Nurse Advice Line, or contact your regional contractor.
- **TRICARE Select Enrollees:** If you're in TRICARE Select, you may visit any TRICARE authorized network or network provider for urgent care. These rules also apply to anyone in premium-based plans: TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program.
- **Overseas Enrollees:** Overseas ADFMs enrolled in TRICARE Overseas Program (TOP) Prime or TOP Prime Remote plans must contact the TRICARE overseas contractor for authorization before seeking urgent care. Otherwise, they may pay at the time of service and file a claim later for reimbursement.

TOP Prime enrollees who need urgent care while on temporary duty or leave status in the 50 United States and District of Columbia can seek urgent care without a referral or an authorization. ADSMs must follow up with their primary care manager in accordance with applicable Department of Defense and service regulations.

"We want our service members' families and others to have easier access to urgent care," said Navy Capt. Edward Simmer, chief clinical officer, TRICARE Health Plan at the Defense Health Agency. "It's important to understand the rules to avoid unintended out-of-pocket expenses."

Unsure whether to seek urgent care? Use the 24/7 MHS Nurse Advice Line. You can call, chat online, or video chat with a registered nurse. The nurse can answer your questions and give medical advice. You can also get help with scheduling an appointment. In the U.S., call the MHS Nurse Advice Line at (800) TRICARE (800)874-2273, option 1. Find country-specific numbers on the MHS Nurse Advice Line website.

If you have an emergency, you should call 911 or go to the nearest emergency room. An emergency threatens life, limb, or eyesight.

Learn more about urgent care coverage on the TRICARE [website](#).

VEText system transforming VA's medical scheduling process

WASHINGTON — The U.S. Department of Veterans Affairs (VA) recently launched VEText, a text messaging appointment-reminder system, which to date has helped VA reduce no-show medical visits by more than 100,000.

VA introduced VEText in March and 138 VA facilities are currently using the automated interactive text-message system, which reminds veterans of upcoming health-care appointments, allowing them to easily confirm or cancel the event.

"Every missed appointment represents a lost opportunity to provide faster access to care for a veteran in need," said VA's Acting Secretary Peter O'Rourke. "VEText underscores VA's commitment to digital modernization and represents a milestone in putting more user-friendly capabilities in the hands of veterans and our employees."

According to the Veterans Health Administration's (VHA) Office of Veterans Access to Care, as of July 9, more than 3.24 million patients have received VEText messages and canceled 319,504 appointments, freeing up time slots for other veterans to use.

Veterans who have previously used the VA health-care system — with a cell phone number listed in their electronic health records — are automatically enrolled in VEText. Veterans can update their phone numbers during the check-in or check-out process for an appointment, at any kiosk.

VEText is integrated with VA's electronic health-records system and does not require manual action by VA staff. Appointments are automatically scheduled and canceled via text message, freeing staff to provide more personalized care to Veterans.

"VEText has changed the way we communicate with our veteran patients," said John Ulliyot, VA Assistant Secretary for Public and Intergovernmental Affairs. "Veterans appreciate the convenient, user-friendly system and understand this technology not only helps them, but their fellow veterans as well."

For more information about VEText, visit: <https://www.va.gov/HEALTH/VEText.asp>.

Army Emergency Relief (AER) is here for you

AER is committed to "helping the Army take care of its own" by providing financial assistance to Soldiers, Retired Soldiers, and eligible family members in need. If you or someone you know needs help, contact the local AER section or military aid office listed at <https://www.aerhq.org/Office-Locator>. While 99% of requests are approved, sometimes requests are not approved because Army Regulation prohibits the assistance. AER Headquarters offers individual review of disapproved requests and exceptions to policy may be granted. To request an individual review of your request, please contact AER Headquarters at (866)878-6378 or <https://www.aerhq.org>.

"So long as I'm Commander-in-Chief, we will sustain the strongest military the world has ever known. When you take off the uniform, we will serve you as well as you've served us - because no one who fights for this country should have to fight for a job, or a roof over their head, or the care that they need when they come home."

- President Barack Obama

How the Social Security rules work for you

By Jim Borland, Acting Deputy Commissioner for Communications, Social Security Administration

Retirement doesn't have the same meaning for everyone. Some people plan to retire and never work again. Some people plan for second careers in occupations that wouldn't have adequately supported their families, but they do the work for pure enjoyment. Some people, whether by design or desire, choose to work part-time or seasonally to supplement their retirement income.

Retirees (or survivors) who choose to receive Social Security benefits before they reach full retirement age (FRA) and continue to work have an earnings limit. In 2017, the annual earnings limit was \$16,920 for those under FRA the entire calendar year. In 2018, it is \$17,040. If you earn over the limit, we deduct \$1 from your Social Security monthly benefit payment for every \$2 you earn above the annual limit.

In the calendar year you reach FRA, which you can check out on our [website](#), you have a higher earnings limit. Additionally, we will only count earnings for the months prior to FRA. In 2017, the limit was \$44,880. In 2018, it is \$45,360. In the year of FRA attainment, Social Security deducts \$1 in benefits for every \$3 you earn above the limit.

There is a special rule that usually only applies in your first year of receiving retirement benefits. If you earn more than the annual earnings limit, you may still receive a full Social Security payment for each month you earn less than a monthly limit. In 2018, the monthly limit is \$1,420 for those who are below FRA the entire calendar year. The 2018 monthly limit increases to \$3,780 in the year of FRA attainment.

Once you reach FRA, you no longer have an earnings limit, and we may recalculate your benefit to credit you for any months we withheld your benefits due to excess earnings. This is because your monthly benefit amount is calculated based on a reduction for each month you receive it before your FRA. So, if you originally filed for benefits 12 months before your FRA, but earned over the limit and had two months of Social Security benefits withheld, we will adjust your ongoing monthly benefit amount to reflect that you received 10 months of benefits before your FRA, and not 12.

Most people understand that if they work while receiving benefits before FRA, their benefit may be reduced. What most people do not consider in their retirement planning is that we recalculate your Social Security monthly benefit at FRA to credit you for Social Security benefit payments withheld due to earnings over the limit. Explaining the earnings limit is another way that Social Security helps secure your today and tomorrow. Understanding both the earnings limit and the possible recalculation of your ongoing Social Security benefits will provide an additional perspective on retirement for you to consider.

New way to do SSI wage reporting with Social Security

Social Security has expanded its online wage reporting service to allow people who receive supplemental security income (SSI) benefits, deemors, and people who receive both social security disability (SSDI) and SSI benefits, and their representative payees to report wages securely online. This capability had been available only to SSDI beneficiaries and their representative payees. The service is available through the [my Social Security portal](#).

Wage reporters can still use the SSI telephone wage reporting at (800)772-1213 and SSI mobile wage reporting applications. This new option allows them to avoid visiting a field office to report their wages in person and allows them to print or save a receipt of their report. However, users must still contact a [local field office](#) to report when they first start working for each new employer. It's also important to note that representative payees are able to report wages, but won't have access to beneficiaries' or recipient's other information.

MyArmyBenefits has the answer for every benefit question

ARLINGTON, Va. — MyArmyBenefits, <https://myarmybenefits.us.army.mil>, is the Army's official benefits website and the primary source for all federal and state benefits plus retired pay and survivor benefits calculators that are excellent planning tools. The amount of information provided on the website is of particular value to Soldiers and their families – Active, Reserve and National Guard – veterans, Retired Soldiers and survivors.

The over 150 federal benefits fact sheets and state benefit summaries are in open forum and accessible by anyone through the internet. The calculators – Retirement, Survivor and Disability Ratings Estimator -- require a Common Access Card (CAC) or a Department of Defense Self-Service LOGON (DS LOGON) for access because the calculator uses protected personal information from the service member's official personnel files, including the Defense Eligibility Enrollment Reporting System and Total Army Personnel Database, to perform calculations.

Reserve Component Soldiers in the Retired Reserve can still use the calculator to project what their retired pay will be at age 60 (or earlier as adjusted by mobilization time), only if they have a DS LOGON because their CAC was surrendered when they transitioned to Retired Reserve status. Alternatively, as the only exception, Retired Reservists who are working as civilian employees with a DOD-issued CAC can access the calculator. No DS LOGON? The MyArmyBenefits Homepage has instructions and links to obtain DS LOGON for individuals without a CAC.

If you have any questions about military benefits or getting a DS LOGON please contact the benefits specialists, Monday through Friday from 9 a.m. – 5 p.m. EST at (703)286-2560 or (888)721-ARMY (888)721-2769, or you may use the contact form on the website, accessible from the "Need Benefits Help?" box on the right side of the Home Page, <https://myarmybenefits.us.army.mil>.

DIRECTORY

Arlington National Cemetery: (877) 907-8585
<https://www.arlingtoncemetery.mil/#/>

Armed Forces Retirement Home: (800) 422-9988; <https://www.afrh.gov/>

Army & Air Force Exchange Service: www.shopmyexchange.com

Army Echoes: <https://soldierforlife.army.mil/retirement/army-echoes>
Editor's e-mail address: ArmyEchoes@mail.mil

Army Echoes Blog: <https://soldierforlife.army.mil/retirement/blog>

Army Emergency Relief: (866) 878-6378; <http://www.aerhq.org>

Army Facebook: <https://www.facebook.com/USArmy>

Army Flickr: <https://www.flickr.com/photos/soldiersmediacenter/>

Army Homepage: <http://www.army.mil>

Army Live Blog: <http://armylive.dodlive.mil/>

Army mobile phone apps: <https://www.army.mil/mobile/>

Army Retirement Services:

<https://soldierforlife.army.mil/retirement/home>

Army Stand To! <http://www.army.mil/standto/>

Army Lodging Program: (877) 711-8326; <http://www.pal.army.mil>
Reservations: <http://www.ihgarmyhotels.com>

Army Twitter: <https://twitter.com/USArmy/>

Army YouTube: <http://www.youtube.com/usarmy>

Casualty Assistance Checklist for Retired Soldiers: <http://soldierforlife.army.mil/retirement/docs/Post/CasualtyAssistanceChecklist.pdf>

Chief of Staff, Army Retired Soldier Council:
<https://soldierforlife.army.mil/retirement/csa-retired-soldier-council>

Combat-Related Special Compensation: (866) 281-3254 opt.4;
<https://www.hrc.army.mil/TAGD/CRSC>

Commissary: <http://www.commissaries.com>

Concurrent Retired & Disability Pay: (800) 321-1080,
<https://www.dfas.mil/retiredmilitary/disability/crdp.html>

Consumer Financial Protection Bureau: (855) 411-2372
<https://www.consumerfinance.gov/>

Death — Report a Retired Soldier's Death: Call HQDA Casualty Operations Center, (800) 626-3317; from overseas, call (502) 613-3317 collect. <https://www.hrc.army.mil/TAGD/Reporting%20A%20Death>

DS Logon: <https://myaccess.dmdc.osd.mil/identitymanagement/>

Funeral Honors (Military): Army Coordinator: (502) 613-8218
<https://www.dmdc.osd.mil/app/dwp/entitlements.jsp>

ID Card Facilities: (800) 538-9552; Nearest facility: www.dmdc.osd.mil/rsi

Legal Assistance Locator (Military): <http://legalassistance.law.af.mil/content/locator.php>

Long Term Care Insurance: (800) 582-3337 <http://www.ltcfeds.com/>

MyArmyBenefits: <http://myarmybenefits.us.army.mil/>
Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

Survivor Outreach Services: (855) 707-2769, <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

Reserve Component Retirements (888) 276-9472
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

RC Application for Retired Pay: Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: <https://www.hrc.army.mil/Default.aspx?ID=13664>

Soldiers Magazine: <http://soldiers.dodlive.mil/>

Space-Available Travel: <http://www.amc.af.mil/Home/AMC-Travel-Site>

Soldier for Life on Facebook: www.facebook.com/CSASoldierForLife

Soldier for Life on Instagram: <https://www.instagram.com/csasoldier4life>

Soldier for Life on Twitter: www.twitter.com/csaSoldier4Life

Soldier for Life on RallyPoint: <https://www.rallypoint.com/organizations/soldier-for-life>

Soldier for Life on Linked In:
<https://www.linkedin.com/company/us-army-soldier-for-life/>

Soldier for Life Transition Assistance Program: (800) 325-4715;
<https://www.sfl-tap.army.mil/>

Survivor Benefit Plan: <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

Uniformed Services Former Spouse Protection Act:
<http://soldierforlife.army.mil/retirement/usfspa>

U. S. Army Retired Lapel Button and Badge: Type "Soldier for Life" into the search box at <https://www.shopmyexchange.com>

Veterans Service Records — Replace DD Form 214, awards:
Retired 4/1/1996 or later: Visit <https://soldierforlife.army.mil/retirement/>, Click on "Army White Pages" at the bottom, then log in. Next click on "Click Here to Access Your Army Record."

Retired 3/31/1996 or earlier: Call Human Resources Command at (888) 276-9472 or visit <https://www.archives.gov/veterans/military-service-records> National Personnel Records Center (Military Personnel Records); 1 Archive Drive. St. Louis, MO 63138-1002

DFAS (800) 321-1080 (M-F, 8 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>
Retiree/Annuitant web page <http://www.dfas.mil/retiredmilitary.html>

Social Security (800) 772-1213 <http://www.socialsecurity.gov/>; If overseas, contact the American Embassy/consulate, or visit <http://www.socialsecurity.gov/foreign/phones.html>.

Medicare (800) 633-4227 <http://www.medicare.gov>

TRICARE <https://tricare.mil/>

Health Beneficiary Counseling Assistance Coordinator:
<https://tricare.mil/bcadcdao>, or nearest military treatment facility

TRICARE East: (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

TRICARE West: (844) 866-9378; <https://www.tricare-west.com/>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

TRICARE Overseas: (888) 678-1207; <http://www.tricare-overseas.com>

TRICARE for Life: (866) 773-0404; TDD (866) 773-0405
<https://tricare.mil/Plans/HealthPlans/TFL.aspx>

TRICARE Pharmacy Home Delivery: (877) 363-1296;
<https://tricare.mil/homedelivery>

TRICARE Network Pharmacy: (877) 363-1303; <https://www.express-scripts.com/TRICARE/index.shtml>

TRICARE Retiree Dental Plan: (888) 838-8737; <https://www.trdp.org/>

US Family Health Plan: <http://www.usfhp.com>

Armed Forces Recreation Centers <https://www.armymwr.com/>

Hale Koa Hotel, Hawaii: (800) 367-6027; <http://halekoa.com>

Edelweiss Resort, Bavaria: 011-49-8821-9440
<https://www.edelweisslodgeandresort.com/>

Shades of Green, Florida: (888) 593-2242
<http://shadesofgreen.org/index.php>

Dragon Hill, Korea: 011-822-790-0016 <https://www.dragonhilllodge.com/>

Veterans Affairs (VA) Information <http://www.va.gov>

Burial & Memorial Benefits: <https://www.cem.va.gov/> (877) 907-8199

Benefits and Services: (800) 827-1000 (Retired Soldiers overseas should contact the American Embassy/consulate); TDD (800) 829-4833
<https://benefits.va.gov/benefits/>

GI Bill: (888) 442-4551; <https://www.benefits.va.gov/gibill/>

Health Care Benefits: (877) 222-8387; <https://www.va.gov/health/>

Insurance: SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

Sister Service Publications for Retired Service Members

Air Force Afterburner: <http://www.retirees.af.mil/Library/Afterburner/>

Coast Guard Retiree Newsletter: <http://www.dcms.uscg.mil/ppc/ras/retnews/>

Marine Corps Semper Fidelis: <https://www.manpower.usmc.mil/>

Navy Shift Colors: <http://www.navy.mil/> then click Links/Shift Colors

RETIREMENT SERVICES OFFICERS (RSOs)

Do you have questions about benefits, SBP, Retiree Appreciation Days, or anything else retirement-related?
Then contact the RSO for your area or go to the Army Retirement Services website <http://soldierforlife.army.mil/retirement/rso>.

INSTALLATION RSOs

(states/territories without Army installations list the RSO serving that area)

ALABAMA

• Redstone Arsenal
(256) 876-2022
usarmy.rsa.rso@mail.mil
• Ft. Rucker
(334) 255-9124/9739
usarmy.rucker.usag.list.retirees@mail.mil

ALASKA

• JB Elmendorf-Richardson
(800) 478-7384 (AK only)
(907) 384-3500
rso@richardson.army.mil
• Ft. Wainwright
(907) 353-2095
fwarso@wainwrightarmy.mil

ARIZONA

• Ft. Huachuca
(520) 533-5733/1120
army.huachucarso@mail.mil

ARKANSAS

See Ft. Sill, OK

CALIFORNIA

• Presidio of Monterey
(831) 242-4986
usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil

COLORADO

• Ft. Carson
(719) 526-2840
usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil

CONNECTICUT

See West Point, N.Y.

DELAWARE

See Ft. Meade, Md.

D.C.

See JB Myer-Henderson Hall, Va.

FLORIDA

• Central & West MacDill AFB
(813) 828-0163
army.rso@us.af.mil
• Rest of FL, see Ft. Stewart, Ga.

GEORGIA

• Ft. Benning
(706) 545-1805/2715
usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil
• Ft. Gordon
(706) 791-2654/4774
usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil

HAWAII

• Schofield Barracks
(808) 655-1514
armyschofieldrso@mail.mil
• Ft. Stewart
(912) 767-5013/3326
usarmy.stewartrso@mail.mil

IDAHO

• Ft. Carson, Colo. or JB Lewis-McCord, Wash.
usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil

ILLINOIS

• Ft. Leonard Wood, Mo
• Ft. McCoy, Wisc., Ft. Knox, Ky.

INDIANA

Ft. Knox, Ky.

IOWA

Ft. McCoy, Wisc.

KANSAS

• Ft. Leavenworth
(913) 684-2425

KENTUCKY

usarmy.leavenworth.imcom.mbx.retirements@mail.mil
• Ft. Riley
(785) 239-3320
usarmy.riley.rso@mail.mil

LOUISIANA

• Ft. Campbell
(270) 798-5280
usarmy.campbell.imcom-southeast.mbx.dhr-mpsdr-retire@mail.mil
• Ft. Knox
(502) 624-1765
usarmy.knox.rso@mail.mil

MAINE

See Ft. Drum, N.Y.

MARYLAND

• Aberdeen Proving Grnd
(410) 306-2322
usarmy.apgrso@mail.mil
• Ft. Meade
(301) 677-9603
armyrsomeade@mail.mil

MASSACHUSETTS

See West Point, N.Y.

MICHIGAN

• UP: See Ft. McCoy, Wisc.
• Lower Mich. Selfridge ANGB
(586) 239-5580
usarmy.carson.imcom-central.mbx.retirement-services-ft-carson-co@mail.mil

MINNESOTA

See Ft. McCoy, Wisc.

MISSISSIPPI

See Ft. Rucker, Ala.

MISSOURI

• Ft. Leonard Wood
(573) 596-0947
flwrso@mail.mil

MONTANA

See JB Lewis-McChord, Wash.

NEBRASKA

See Ft. Riley, Kan.

NEVADA

See Pres. of Monterey, Ca.

NEW HAMPSHIRE

See Ft. Drum, N.Y.

NEW JERSEY

• JB McGuire-Dix-Lakehurst
(609) 562-2666
usarmy.dix.rso@mail.mil

NEW MEXICO

See Ft. Bliss, Tx.

NEW YORK

• Ft. Drum
(315) 772-6434
usarmy.drum.rso@mail.mil
• Ft. Hamilton
(718) 630-4552
usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil

NEW JERSEY

• Watervliet Arsenal
(Wed/Thurs 0800-1300)
(518) 266-5810
wwarso@gmail.com

NO. CAROLINA

• Ft. Bragg
(910) 396-5304
braggrso@mail.mil

NO. DAKOTA

See Ft. Riley, Kan.

OHIO

See Ft. Knox, Ky.

OKLAHOMA

• Ft. Sill
(580) 442-2645

OREGON

See JB Lewis-McChord, Wash.

PENNSYLVANIA

• Carlisle Barracks
(717) 245-4501
usarmy.carlisle.awc.mbx.rso@mail.mil
• Tobyhanna Army Depot (Tu/Wed/Thur)
(570) 615-7019
army.tobyhanna.rso@mail.mil

RHODE ISLAND

See West Point, N.Y.

SO. CAROLINA

• Ft. Jackson
(803) 751-6715
armyrsjackson@mail.mil

SO. DAKOTA

See Ft. Riley, Kan.

TENNESSEE

See Ft. Campbell, Ky.

TEXAS

• Ft. Bliss
(915) 568-6233
blissrso@conus.mail.mil
• Ft. Hood
(254) 287-5210
army.hoodrso@mail.mil

UTAH

See Ft. Carson, Colo.

VERMONT

See Ft. Drum, N.Y.

VIRGINIA

• Ft. Belvoir
(703) 806-4551

WASHINGTON

mbx.retirement-services@mail.mil
• JB Langley-Eustis
(757) 878-2227
usarmy.jble.imcom.mbx.eustis-rso@mail.mil

WEST VIRGINIA

• Ft. Lee
(804) 734-6555
(804) 734-6973
usarmy.lee-rso@mail.mil
• JB Myer-Henderson Hall
(703) 696-5948/3689
usarmy.jbmhh.asa.hrd-rso@mail.mil

WISCONSIN

• Ft. McCoy
(800) 452-0923
usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

WYOMING

See Ft. Carson, Colo.

PUERTO RICO

• Ft. Buchanan
(787) 707-2061
usarmy.buchanan.imcom-atlantic.mbx.retirement-service-office@mail.mil

OVERSEAS RSOs

HQ IMCOM Europe

0611-143-544-1530
rsoimcome@eur.army.mil

Germany

• Ansbach
0980-283-3301
usarmy.rsoansbach@mail.mil

Baumholder

067-836-6080
usarmy.rsobaumholder@mail.mil

Grafenwoehr

09641-83-8709
usarmy.bavaria.ret-svcs@mail.mil

Rheinland-Pfalz

0611-143-541-1021
usarmy.rso-rpfalz@mail.mil

Stuttgart

07031-15-2010
usarmy.rsostuttgart@mail.mil

Wiesbaden

0611-705-7668
usarmy.wiesbaden.ret-svcs@mail.mil

Belgium

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

England

See HQ IMCOM Europe

Middle-East

See HQ IMCOM Europe

Netherlands

011-32-65-32-6293
usarmy.rsobenelux@mail.mil

Italy/So. Europe/Africa

• Vicenza
39-0444-61-7747
usarmy.rsoitaly@mail.mil

Japan

• Camp Zama
046-407-3940
rso@zama.army.mil

Okinawa

06117-44-4104
rso@okinawa.mail.mil

Korea

• Yongsan
010-2916-0578
usarmy.KoreaRso@mail.mil

Camp Humphreys

010-3576-7291
usarmy.KoreaRso@mail.mil

ARMY RESERVE RSOs

63rd Readiness Division

Mountain View, California
(650) 526-9513/9512
States: AR, AZ, CA, NM, NV, TX, OK

9th Mission Support Command

Honolulu, Hawaii
(808) 438-1600 x3114
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

81st Readiness Division

Ft. Jackson, South Carolina
(803) 751-9864/9698
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

88th Readiness Division

Ft. McCoy, Wisconsin
(608) 388-7448/9321
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey
(609) 562-1696/7055
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the MyArmyBenefits Resource Locator at http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html. Click on the state you're interested in for the National Guard points of contact there.

HRC RESERVE RETIREMENTS BRANCH

Serving all Soldiers in the Retired Reserve and their families.

Phone (888) 276-9472 • Fax (502) 613-4524 • vance.e.crawley.civ@mail.mil
Download retirement application: <https://www.hrc.army.mil/Default.aspx?ID=13664>
or email request to usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil

Are your mail and email addresses up to date?

The fastest and surest way for Retired Soldiers in receipt of retired pay to update address information with DFAS is to use myPay at <https://mypay.dfas.mil/mypay.aspx> or by calling (800)321-1080.

Gray Area Retired Soldiers (in the Retired Reserve not receiving retired pay), should use the Human Resources Command (HRC) database at <https://www.hrcapps.army.mil/portal/> using their DS logon or by calling (888)276-9472.

If you are a Gray Area Retired Soldier and would like electronic distribution of *Army Echoes*, register your email on our page at <https://soldierforlife.army.mil/retirement/echoes-subscription>.

FEDVIP is coming: Get to know dental & vision plans today!

The TRICARE Retiree Dental Program (TRDP) ends on Dec. 31, 2018. Beginning in 2019, dental and vision plans will be available through the Federal Employees Dental and Vision Insurance Program (FEDVIP). Now is a good time to become familiar with FEDVIP options. FEDVIP 2019 plans and rates will be online in the fall. But you can look at 2018 plans and rates now.

FEDVIP offers a choice between 10 dental and 4 vision options. This fall will be your first chance to enroll in a FEDVIP dental or vision plan for 2019 coverage. If you're eligible, you can enroll in FEDVIP during the 2018 Federal Benefits Open Season. This runs from Nov. 12 to Dec. 10.

Who is eligible?

- Retired service members and their families who were eligible for TRDP are eligible for FEDVIP dental coverage. Also, they're eligible for FEDVIP vision coverage if enrolled in a TRICARE health plan.
- Family members of active duty service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.

- Children enrolled in or eligible for TRICARE Young Adult aren't eligible to enroll in FEDVIP.

When do you enroll?

- You can enroll in FEDVIP during the Federal Benefits Open Season. This year's open season runs from Nov. 12 through Dec. 10, 2018. Your coverage will begin on Jan. 1, 2019.
- If you currently have TRDP, you must enroll in a FEDVIP plan during the Federal Benefits Open Season to continue dental coverage for 2019.
- The Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental or vision plan.

For more information, visit the FEDVIP website at <https://www.benefeds.com/>. You can see if you're eligible for FEDVIP in 2019. You can also compare FEDVIP plans, look up frequently asked questions, and sign up for updates.